

What is claimed is

1. A transaction method comprising:  
registering at least one available transaction;  
assigning to said at least one available transaction a transaction code to be publicized;  
registering at least one user, said registering including recording payment information from each said at least one user;  
assigning a personal identification code to each said at least one user;  
accepting automatically an aural communication including said personal identification code and said transaction code; and  
arranging said at least one available transaction to be completed for said at least one user, including arranging to have payment collected based on said recorded payment information.
2. The method of claim 1 wherein said accepting comprises accepting automatically an aural communication from any one of at least two communications networks that each provide communications based on a different communications protocol.
3. The method of claim 2 wherein said telephonic aural communication occurs over a landline telephone.
4. The method of claim 2 wherein said telephonic aural communication occurs over a wireless telephone.

5. The method of claim 2 wherein said registering at least one user includes recording at least one telephone number of said at least one user, said method further comprising detecting a telephone number from which said telephonic aural communication originates, and said accepting includes verifying that said telephonic aural communication originates from one of said at least one recorded telephone numbers of said at least one user.

6. The method of claim 2 wherein said registering at least one user includes recording at least one communications address of said at least one user, said method further comprising detecting a communications address from which said telephonic aural communication originates, and said accepting includes verifying that said telephonic aural communication originates from one of said at least one recorded communications addresses of said at least one user.

7. The method of claim 2 wherein said registering at least one user comprises recording shipping information from each said at least one user, and said arranging comprises arranging for a shipment to be made based on said recorded shipping information.

8. The method of claim 2 further comprising confirming that said at least one user desires said at least one available transaction.

9. The method of claim 2 further comprising accepting said telephonic aural communication as one number that is entered by said at least one user to

include said personal identification code and said transaction code.

10. The method of claim 2 wherein said arranging comprises arranging said at least one available transaction automatically in response to said accepting.

11. The method of claim 2 wherein said aural communication is a voice communication.

12. The method of claim 2 further comprising recognizing said personal identification code when said personal identification code is spoken in said aural voice communication, and wherein said accepting comprises accepting automatically said aural voice communication based on said recognizing.

13. The method of claim 2 wherein said registering at least one user comprises recording a signature of said at least one user speaking said personal identification code, said method further comprising comparing said signature with said personal identification code spoken in said aural voice communication, and said accepting comprising accepting automatically said aural voice communication based on said comparing.

14. The method of claim 2 wherein said at least one user is one of a plurality of registered users that each have a different user terminal platform and wherein said accepting comprises accepting aural

communications from each of said different user terminal platforms.

15. The method of claim 2 wherein one of said two communications networks is a wireless communications network and the other one of said two communications networks is a public switched telephone network.

16. The method of claim 2 wherein said aural communication comprises dual-tone/multi-frequency entries.

17. The method of claim 2 further comprising registering one transaction that is available from said at least one user when said at least one user is registered.

18. The method of claim 2 further comprising registering at least one vendor of said at least one available transaction, said registering including recording payment information from each of said at least one vendor.

19. The method of claim 18 wherein said accepting comprises permitting said at least one registered vendor to request one of said at least one available transactions to be completed when said at least one vendor is registered.

20. The method of claim 2 wherein said registering at least one transaction comprises registering two transactions for two different locations, said assigning a transaction code comprises

assigning to each of said two transactions said transaction code, said accepting comprising determining a location of said at least one user, and said method further comprising locating from where said communication is sent to identify one of said two transactions.

21. The method of claim 2 wherein said personal identification code is a unique identification code.

22. The method of claim 1 wherein said aural communication is telephonic.

23. The method of claim 22 wherein said telephonic aural communication occurs over a landline telephone.

24. The method of claim 22 wherein said telephonic aural communication occurs over a wireless telephone.

25. The method of claim 22 wherein said registering at least one user includes recording at least one telephone number of said at least one user, said method further comprising detecting a telephone number from which said telephonic aural communication originates, and said accepting includes verifying that said telephonic aural communication originates from one of said at least one recorded telephone numbers of said at least one user.

26. The method of claim 22 wherein said registering at least one user includes recording at least one communications address of said at least one user, said method further comprising detecting a communications address from which said telephonic aural communication originates, and said accepting includes verifying that said telephonic aural communication originates from one of said at least one recorded communications addresses of said at least one user.

27. The method of claim 22 wherein said registering at least one user comprises recording shipping information from each said at least one user, and said arranging comprises arranging for a shipment to be made based on said recorded shipping information.

28. The method of claim 22 further comprising confirming that said at least one user desires said at least one available transaction.

29. The method of claim 22 further comprising accepting said telephonic aural communication as one number that is entered by said at least one user to include said personal identification code and said transaction code.

30. The method of claim 22 wherein said arranging comprises arranging said at least one available transaction automatically in response to said accepting.

31. The method of claim 22 wherein said aural communication is a voice communication.

32. The method of claim 22 further comprising recognizing said personal identification code when said personal identification code is spoken in said aural voice communication, and wherein said accepting comprises accepting automatically said aural voice communication based on said recognizing.

33. The method of claim 22 wherein said registering at least one user comprises recording a signature of said at least one user speaking said personal identification code, said method further comprising comparing said signature with said personal identification code spoken in said aural voice communication, and said accepting comprising accepting automatically said aural voice communication based on said comparing.

34. The method of claim 22 wherein said at least one user is one of a plurality of registered users that each have a different user terminal platform and wherein said accepting comprises accepting aural communications from each of said different user terminal platforms.

35. The method of claim 22 wherein one of said two communications networks is a wireless communications network and the other one of said two communications networks is a public switched telephone network.

36. The method of claim 22 wherein said aural communication comprises dual-tone/multi-frequency entries.

37. The method of claim 22 further comprising registering one transaction that is available from said at least one user when said at least one user is registered.

38. The method of claim 22 further comprising registering at least one vendor of said at least one available transaction, said registering including recording payment information from each of said at least one vendor.

39. The method of claim 38 wherein said accepting comprises permitting said at least one registered vendor to request one of said at least one available transactions to be completed when said at least one vendor is registered.

40. The method of claim 22 wherein said registering at least one transaction comprises registering two transactions for two different locations, said assigning a transaction code comprises assigning to each of said two transactions said transaction code, said accepting comprising determining a location of said at least one user, and said method further comprising locating from where said communication is sent to identify one of said two transactions.



41. The method of claim 22 wherein said personal identification code is a unique identification code.

42. The method of claim 1 wherein said registering at least one user includes recording at least one telephone number of said at least one user, said method further comprising detecting a telephone number from which said aural communication originates, and said accepting includes verifying that said aural communication originates from one of said at least one recorded telephone numbers of said at least one user.

43. The method of claim 1 wherein said registering at least one user includes recording at least one communications address of said at least one user, said method further comprising detecting a communications address from which said aural communication originates, and said accepting includes verifying that said aural communication originates from one of said at least one recorded communications addresses of said at least one user.

44. The method of claim 1 wherein said registering at least one user comprises recording shipping information from each said at least one user, and said arranging comprises arranging for a shipment to be made based on said recorded shipping information.

45. The method of claim 1 further comprising confirming that said at least one user desires said at least one available transaction.

46. The method of claim 1 further comprising accepting said aural communication as one number that is entered by said at least one user to include said personal identification code and said transaction code.

47. The method of claim 1 wherein said arranging comprises arranging said at least one available transaction automatically in response to said accepting.

48. The method of claim 1 wherein said aural communication is a voice communication.

49. The method of claim 1 further comprising recognizing said personal identification code when said personal identification code is spoken in said aural voice communication, and wherein said accepting comprises accepting automatically said aural voice communication based on said recognizing.

50. The method of claim 1 wherein said registering at least one user comprises recording a signature of said at least one user speaking said personal identification code, said method further comprising comparing said signature with said personal identification code spoken in said aural voice communication, and said accepting comprising accepting automatically said aural voice communication based on said comparing.

51. The method of claim 1 wherein said at least one user is one of a plurality of registered users that each have a different user terminal platform and

wherein said accepting comprises accepting aural communications from each of said different user terminal platforms.

52. The method of claim 1 wherein one of said two communications networks is a wireless communications network and the other one of said two communications networks is a public switched telephone network.

53. The method of claim 1 wherein said aural communication comprises dual-tone/multi-frequency entries.

54. The method of claim 1 further comprising registering one transaction that is available from said at least one user when said at least one user is registered.

55. The method of claim 1 further comprising registering at least one vendor of said at least one available transaction, said registering including recording payment information from each of said at least one vendor.

56. The method of claim 55 wherein said accepting comprises permitting said at least one registered vendor to request one of said at least one available transactions to be completed when said at least one vendor is registered.

57. The method of claim 1 wherein said at least one transaction comprises registering two transactions for two different locations, said assigning

a transaction code comprises assigning to each of said two transactions said transaction code, said accepting comprising determining a location of said at least one user, and said method further comprising locating from where said communication is sent to identify one of said two transactions.

58. The method of claim 1 wherein said personal identification code is a unique identification code.

59. A transaction system comprising:

a registration processor for registering at least one available transaction, for assigning to said at least one available transaction a transaction code to be publicized, for registering at least one user, said registering at least one user including recording payment information from each said at least one user, and for assigning a personal identification code to each said at least one user; and

a transaction processor for accepting an aural communication from one of said at least one user including said personal identification code and said transaction code, and for arranging to have said at least one available transaction completed for said at least one user, including arranging to have payment collected based on said recorded payment information.

60. The system of claim 59 wherein said transaction processor is further for accepting automatically an aural communication from any one of at least two communications networks that each provide

communications based on a different communications protocol.

61. The system of claim 60 further comprising a user communications interface for having said telephonic aural communication occur over a landline telephone.

62. The system of claim 60 further comprising a user communications interface for having said telephonic aural communication occur over a wireless telephone.

63. The system of claim 60 wherein said registration processor records at least one telephone number of said at least one user when said processor registers said at least one user, and said transaction processor detects a telephone number from which said telephonic aural communication originates, and is for verifying that said telephonic aural communication originates from one of said at least one recorded telephone numbers of said user.

64. The system of claim 60 wherein said registration processor records at least one communications address of said at least one user when said registration processor registers said at least one user, and said transaction processor is further for detecting a communications address from which said telephonic aural communication originates, and is for verifying that said telephonic aural communication originates from one of said at least one recorded communications addresses of said at least one user.

65. The system of claim 60 wherein said registration processor records shipping information from each said at least one user when said registration processor registers said at least one user, and said transaction processor arranges a shipment to be made based on said recorded shipping information.

66. The system of claim 60 wherein said transaction processor confirms that said at least one user desires said at least one available transaction.

67. The system of claim 60 wherein said transaction processor accepts said telephonic aural communication as one number that is entered by said at least one user to include said personal identification code and said transaction code.

68. The system of claim 60 wherein said transaction processor automatically completes said at least one available transaction in response to said telephonic aural communication being accepted.

69. The system of claim 60 wherein said aural communication is a voice communication.

70. The system of claim 60 further comprising a voice analyzer for recognizing said personal identification code when said personal identification code is spoken in said aural voice communication, and wherein said transaction processor accepts said aural voice communication based on said recognizing said personal identification code.

71. The system of claim 60 wherein registration processor records a signature of said at least one user speaking said personal identification code, said system further comprising a voice analyzer for comparing said signature with said personal identification code spoken in said aural voice communication, and transaction processor accepts said aural voice communication based on said comparing said persona identification code.

72. The system of claim 60 wherein said transaction processor accepts aural communications from a plurality of said at least one user that each have a different user terminal having a different user terminal platform.

73. The system of claim 60 wherein one of said two communications networks is a wireless communications network and the other one of said two communications networks is a public switched telephone network.

74. The system of claim 60 wherein said aural communication comprises dual-tone/multi-frequency entries.

75. The system of claim 60 wherein said registration processor comprises registering one transaction that is available from said at least one user when said at least one user is registered.

76. The system of claim 60 wherein said registration processor registers at least one vendor of said at least one available transaction includes recording payment information from each of said at least one vendor.

77. The system of claim 76 wherein said transaction processor permits said at least one registered vendor to request one of said at least one available transactions to be completed when said at least one vendor is registered.

78. The system of claim 60 wherein said registration processor registers two transactions for two different locations, assigns to each of said two transactions said transaction code, and said system further comprising a user locator for determining a location of said at least one user, and said transaction processor locates from where said communication is sent to identify one of said two transactions.

79. The system of claim 60 wherein said personal identification code is a unique identification code.

80. The system of claim 59 wherein said aural communication is telephonic.

81. The system of claim 80 further comprising a user communications interface for having said telephonic aural communication occur over a landline telephone.



82. The system of claim 80 further comprising a user communications interface for having said telephonic aural communication occur over a wireless telephone.

83. The system of claim 80 wherein said registration processor records at least one telephone number of said at least one user when said processor registers said at least one user, and said transaction processor detects a telephone number from which said telephonic aural communication originates, and is for verifying that said telephonic aural communication originates from one of said at least one recorded telephone numbers of said user.

84. The system of claim 80 wherein said registration processor records at least one communications address of said at least one user when said registration processor registers said at least one user, and said transaction processor is further for detecting a communications address from which said telephonic aural communication originates, and is for verifying that said telephonic aural communication originates from one of said at least one recorded communications addresses of said at least one user.

85. The system of claim 80 wherein said registration processor records shipping information from each said at least one user when said registration processor registers said at least one user, and said transaction processor arranges a shipment to be made based on said recorded shipping information.

86. The system of claim 80 wherein said transaction processor confirms that said at least one user desires said at least one available transaction.

87. The system of claim 80 wherein said transaction processor accepts said telephonic aural communication as one number that is entered by said at least one user to include said personal identification code and said transaction code.

88. The system of claim 80 wherein said transaction processor automatically completes said at least one available transaction in response to said telephonic aural communication being accepted.

89. The system of claim 80 wherein said aural communication is a voice communication.

90. The system of claim 80 further comprising a voice analyzer for recognizing said personal identification code when said personal identification code is spoken in said aural voice communication, and wherein said transaction processor accepts said aural voice communication based on said recognizing said personal identification code.

91. The system of claim 80 wherein registration processor records a signature of said at least one user speaking said personal identification code, said system further comprising a voice analyzer for comparing said signature with said personal identification code spoken in said aural voice communication, and transaction processor accepts said

aural voice communication based on said comparing said persona identification code.

92. The system of claim 80 wherein said transaction processor accepts aural communications from a plurality of said at least one user that each have a different user terminal having a different user terminal platform.

93. The system of claim 80 wherein one of said two communications networks is a wireless communications network and the other one of said two communications networks is a public switched telephone network.

94. The system of claim 80 wherein said aural communication comprises dual-tone/multi-frequency entries.

95. The system of claim 80 wherein said registration processor comprises registering one transaction that is available from said at least one user when said at least one user is registered.

96. The system of claim 80 wherein said registration processor registers at least one vendor of said at least one available transaction includes recording payment information from each of said at least one vendor.

97. The system of claim 96 wherein said transaction processor permits said at least one registered vendor to request one of said at least one

available transactions to be completed when said at least one vendor is registered.

98. The system of claim 80 wherein said registration processor registers two transactions for two different locations, assigns to each of said two transactions said transaction code, and said system further comprising a user locator for determining a location of said at least one user, and said transaction processor locates from where said communication is sent to identify one of said two transactions.

99. The system of claim 80 wherein said personal identification code is a unique identification code.

100. The system of claim 59 wherein said registration processor records at least one telephone number of said at least one user when said processor registers said at least one user, and said transaction processor detects a telephone number from which said aural communication originates, and is for verifying that said aural communication originates from one of said at least one recorded telephone numbers of said at least one user.

101. The system of claim 59 wherein said registration processor records at least one communications address of said user when said registration processor registers said at least one user, and said transaction processor detects a communications address from which said aural communication originates, and is for verifying that said aural communication

originates from one of said at least one recorded communications addresses of said at least one user.

102. The system of claim 59 wherein said registration processor records shipping information from each said at least one user when said registration processor registers said at least one user, and said transaction processor arranges for a shipment to be made based on said recorded shipping information.

103. The system of claim 59 wherein said transaction processor confirms that said at least one user desires said at least one available transaction.

104. The system of claim 59 wherein said transaction processor accepts said aural communication as one number that is entered by said at least one user to include said personal identification code and said transaction code.

105. The system of claim 59 wherein said transaction processor automatically arranges said at least one available transaction in response to said aural communication being accepted.

106. The system of claim 59 wherein said aural communication is a voice communication.

107. The system of claim 59 further comprising a voice analyzer for recognizing said personal identification code when said personal identification code is spoken in said aural voice communication, and wherein said transaction processor accepts said aural

voice communication based on said recognizing said personal identification code.

108. The system of claim 59 wherein registration processor records a signature of said at least one user speaking said personal identification code, said system further comprising a voice analyzer for comparing said signature with said personal identification code spoken in said aural voice communication, and transaction processor accepts said aural voice communication based on said comparing said personal identification code.

109. The system of claim 59 wherein said transaction processor accepts aural communications from a plurality of said at least one user that each have a different user terminal having a different user terminal platform.

110. The system of claim 59 wherein one of said two communications networks is a wireless communications network and the other one of said two communications networks is a public switched telephone network.

111. The system of claim 59 wherein said aural communication comprises dual-tone/multi-frequency entries.

112. The system of claim 59 wherein said registration processor comprises registering one transaction that is available from said at least one user when said at least one user is registered.

113. The system of claim 59 wherein said registration processor registers at least one vendor of said at least one available transaction includes recording payment information from each of said at least one vendor.

114. The system of claim 113 wherein said transaction processor permits said at least one registered vendor to request one of said at least one available transactions to be completed when said at least one vendor is registered.

115. The system of claim 59 wherein said registration processor registers two transactions for two different locations, assigns to each of said two transactions said transaction code, and said system further comprising a user locator for determining a location of said at least one user, and said transaction processor locates from where said communication is sent to identify one of said two transactions.

116. The system of claim 59 wherein said personal identification code is a unique identification code.

117. A transaction system comprising:  
means for registering at least one available transaction;  
means for assigning to said at least one available transaction a transaction code to be publicized;

means for registering at least one user, said registering including recording payment information from each said at least one user;

means for assigning a personal identification code to each said at least one user;

means for accepting an aural communication from one of said at least one user including said personal identification code and said transaction code; and

means for arranging said at least one available transaction to be completed for said at least one user, including arranging to have payment collected based on said recorded payment information.

118. The system of claim 117 wherein said means for accepting comprises means for accepting automatically an aural communication from any one of at least two communications networks that each provide communications based on a different communications protocol.

119. The system of claim 118 wherein said means for accepting comprises means for having said telephonic aural communication occur over a landline telephone.

120. The system of claim 118 wherein said means for accepting comprises means for having said telephonic aural communication occur over a wireless telephone.

121. The system of claim 118 wherein said means for registering said at least one user includes



means for recording at least one telephone number of said at least one user, said system further comprising means for detecting a telephone number from which said telephonic aural communication originates, and said means for accepting includes means for verifying that said telephonic aural communication originates from one of said at least one recorded telephone numbers of said at least one user.

122. The system of claim 118 wherein said means for registering at least one user includes means for recording at least one communications address of said at least one user, said system further comprising means for detecting a communications address from which said telephonic aural communication originates, and said means for accepting includes means for verifying that said telephonic aural communication originates from one of said at least one recorded communications addresses of said at least one user.

123. The system of claim 118 wherein said means for registering at least one user comprises means for recording shipping information from each said at least one user, and said means for arranging comprises means for arranging a shipment to be made based on said recorded shipping information.

124. The system of claim 118 further comprising means for confirming that said at least one user desires said at least one available transaction.

125. The system of claim 118 further comprising means for accepting said aural communication

as one number that is entered by said at least one user to include said personal identification code and said transaction code.

126. The system of claim 118 wherein said means for completing comprises means for automatically arranging said at least one available transaction in response to said means for accepting.

127. The system of claim 118 wherein said aural communication is a voice communication.

128. The system of claim 118 further comprising means for recognizing said personal identification code when said personal identification code is spoken in said aural voice communication, and wherein said means for accepting comprises means for accepting said aural voice communication based on said recognizing.

129. The system of claim 118 wherein said means for registering at least one user comprises means for recording a signature of said at least one user speaking said personal identification code, said system further comprising means for comparing said signature with said personal identification code spoken in said aural voice communication, and said means for accepting comprising means for accepting said aural voice communication based on comparing said personal identification code and said signature.

130. The system of claim 118 wherein said means for accepting comprises means for accepting aural

communications from each one of a plurality of said at least one user that each have a different user terminal platform.

131. The system of claim 118 wherein one of said two communications networks is a wireless communications network and the other one of said two communications networks is a public switched telephone network.

132. The system of claim 118 wherein said aural communication comprises dual-tone/multi-frequency entries.

133. The system of claim 118 further comprising means for registering one transaction that is available from said at least one user when said at least one user is registered.

134. The system of claim 118 further comprising means for registering at least one vendor of said at least one available transaction, said means for registering at least one vendor comprising means for recording payment information from each of said at least one vendor.

135. The system of claim 94 wherein said means for accepting comprises means for permitting said at least one registered vendor to request one of said at least one available transactions to be completed for said at least one registered vendor with another vendor.

136. The system of claim 118 wherein said means for registering at least one transaction comprises means for registering two transactions for two different locations, said means for assigning a transaction code comprises means for assigning to each of said two transactions said transaction code, said means for accepting comprising means for determining a location of said at least one user, and said system further comprising means for locating from where said communication is sent to identify one of said two transactions.

137. The system of claim 118 wherein said personal identification code is a unique identification code.

138. The system of claim 117 wherein said aural communication is telephonic.

139. The system of claim 138 wherein said means for accepting comprises means for having said telephonic aural communication occur over a landline telephone.

140. The system of claim 138 wherein said means for accepting comprises means for having said telephonic aural communication occur over a wireless telephone.

141. The system of claim 138 wherein said means for registering said at least one user includes means for recording at least one telephone number of said at least one user, said system further comprising

means for detecting a telephone number from which said telephonic aural communication originates, and said means for accepting includes means for verifying that said telephonic aural communication originates from one of said at least one recorded telephone numbers of said at least one user.

142. The system of claim 138 wherein said means for registering at least one user includes means for recording at least one communications address of said at least one user, said system further comprising means for detecting a communications address from which said telephonic aural communication originates, and said means for accepting includes means for verifying that said telephonic aural communication originates from one of said at least one recorded communications addresses of said at least one user.

143. The system of claim 138 wherein said means for registering at least one user comprises means for recording shipping information from each said at least one user, and said means for arranging comprises means for arranging a shipment to be made based on said recorded shipping information.

144. The system of claim 138 further comprising means for confirming that said at least one user desires said at least one available transaction.

145. The system of claim 138 further comprising means for accepting said aural communication as one number that is entered by said at least one user

to include said personal identification code and said transaction code.

146. The system of claim 138 wherein said means for completing comprises means for automatically arranging said at least one available transaction in response to said means for accepting.

147. The system of claim 138 wherein said aural communication is a voice communication.

148. The system of claim 138 further comprising means for recognizing said personal identification code when said personal identification code is spoken in said aural voice communication, and wherein said means for accepting comprises means for accepting said aural voice communication based on said recognizing.

149. The system of claim 138 wherein said means for registering at least one user comprises means for recording a signature of said at least one user speaking said personal identification code, said system further comprising means for comparing said signature with said personal identification code spoken in said aural voice communication, and said means for accepting comprising means for accepting said aural voice communication based on comparing said personal identification code and said signature.

150. The system of claim 138 wherein said means for accepting comprises means for accepting aural communications from each one of a plurality of said at

least one user that each have a different user terminal platform.

151. The system of claim 138 wherein one of said two communications networks is a wireless communications network and the other one of said two communications networks is a public switched telephone network.

152. The system of claim 138 wherein said aural communication comprises dual-tone/multi-frequency entries.

153. The system of claim 138 further comprising means for registering one transaction that is available from said at least one user when said at least one user is registered.

154. The system of claim 138 further comprising means for registering at least one vendor of said at least one available transaction, said means for registering at least one vendor comprising means for recording payment information from each of said at least one vendor.

155. The system of claim 154 wherein said means for accepting comprises means for permitting said at least one registered vendor to request one of said at least one available transactions to be completed for said at least one registered vendor with another vendor.

156. The system of claim 138 wherein said means for registering at least one transaction comprises

means for registering two transactions for two different locations, said means for assigning a transaction code comprises means for assigning to each of said two transactions said transaction code, said means for accepting comprising means for determining a location of said at least one user, and said system further comprising means for locating from where said communication is sent to identify one of said two transactions.

157. The system of claim 138 wherein said personal identification code is a unique identification code.

158. The system of claim 117 wherein said means for registering said at least one user includes means for recording at least one telephone number of said at least one user, said system further comprising means for detecting a telephone number from which said aural communication originates, and said means for accepting includes means for verifying that said aural communication originates from one of said at least one recorded telephone numbers of said at least one user.

159. The system of claim 117 wherein said means for registering at least one user includes means for recording at least one communications address of said at least one user, said system further comprising means for detecting a communications address from which said aural communication originates, and said means for accepting includes means for verifying that said aural communication originates from one of said at least one



recorded communications addresses of said at least one user.

160. The system of claim 117 wherein said means for registering at least one user comprises means for recording shipping information from each said at least one user, and said means for arranging comprises means for arranging a shipment to be made based on said recorded shipping information.

161. The system of claim 117 further comprising means for confirming that said at least one user desires said at least one available transaction.

162. The system of claim 117 further comprising means for accepting said aural communication as one number that is entered by said at least one user to include said personal identification code and said transaction code.

163. The system of claim 117 wherein said means for arranging comprises means for automatically completing said at least one available transaction in response to said means for accepting.

164. The system of claim 117 wherein said aural communication is a voice communication.

165. The system of claim 117 further comprising means for recognizing said personal identification code when said personal identification code is spoken in said aural voice communication, and wherein said means for accepting comprises means for

accepting said aural voice communication based on said recognizing.

19. The system of claim 117 wherein said means for registering at least one user comprises means for recording a signature of said at least one user speaking said personal identification code, said system further comprising means for comparing said signature with said personal identification code spoken in said aural voice communication, and said means for accepting comprising means for accepting said aural voice communication based on comparing said personal identification code and said signature.

166. The system of claim 117 wherein said means for accepting comprises means for accepting aural communications from each one of a plurality of said at least one user that each have a different user terminal platform.

167. The system of claim 117 wherein one of said two communications networks is a wireless communications network and the other one of said two communications networks is a public switched telephone network.

168. The system of claim 117 wherein said aural communication comprises dual-tone/multi-frequency entries.

169. The system of claim 117 further comprising means for registering one transaction that is

available from said at least one user when said at least one user is registered.

170. The system of claim 117 further comprising means for registering at least one vendor of said at least one available transaction, said means for registering at least one vendor comprising means for recording payment information from each of said at least one vendor.

171. The system of claim 170 wherein said means for accepting comprises means for permitting said at least one registered vendor to request one of said at least one available transactions to be completed for said at least one registered vendor with another vendor.

172. The system of claim 117 wherein said means for registering at least one transaction comprises means for registering two transactions for two different locations, said means for assigning a transaction code comprises means for assigning to each of said two transactions said transaction code, said means for accepting comprising means for determining a location of said at least one user, and said system further comprising means for locating from where said communication is sent to identify one of said two transactions.

173. The system of claim 117 wherein said personal identification code is a unique identification code.